

**IT IS HEREBY ADJUDGED  
and DECREED this is SO  
ORDERED.**

The party obtaining this order is responsible for  
noticing it pursuant to Local Rule 9022-1.

**Dated: March 17, 2010**



**TIFFANY & BOSCO**  
**P.A.**

**2525 EAST CAMELBACK ROAD  
SUITE 300**

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*Randolph J. Haines*

**RANDOLPH J. HAINES  
U.S. Bankruptcy Judge**

Mark S. Bosco  
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Attorneys for Movant

10-03236

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF ARIZONA**

IN RE:

Joel Stephen Lunsford  
Debtor.

Wells Fargo Bank, N.A.  
Movant,

vs.

Joel Stephen Lunsford, Debtor, William E. Pierce,  
Trustee.

Respondents.

No. 0:10-BK-02366-RJH

Chapter 7

ORDER

(Related to Docket #17)

Movant's Motion for Relief from the Automatic Stay and Notice along with the form of proposed Order Lifting Stay, having been duly served upon Respondents, Respondents' counsel and Trustee, if any, and no objection having been received, and good cause appearing therefor,

**IT IS HEREBY ORDERED** that all stays and injunctions, including the automatic stays imposed

1 by U.S. Bankruptcy Code 362(a) are hereby vacated as to Movant with respect to that certain real  
2 property which is the subject of a Deed of Trust dated December 15, 2005 and recorded in the office of  
3 the Mohave County Recorder wherein Wells Fargo Bank, N.A. is the current beneficiary and Joel  
4 Stephen Lunsford has an interest in, further described as:

5 Lot 16, Block 3, of TRACT 2227, LAKE HAVASU CITY, ARIZONA, according to the plat  
6 thereof recorded April 16, 1968, at Fee No. 41635, in the office of the County Recorder of  
Mohave County, Arizona.

7 EXCEPT all oil, gas, and minerals whatsoever already found or which may hereafter be found  
8 upon or under said lands and all underground water in, under or flowing through said land and  
water rights appurtenant thereto as reserved by mesne Deeds of record.

9 EXCEPT an undivided 1/16th interest of all oil, gases and other hydrocarbon substances, coal,  
10 stone, metals, minerals, fossil and fertilizers of every name and description, together with all  
11 uranium, thorium or any other material which is or may be determined by the laws of the United  
States of America, the State of Arizona or decisions of courts to be peculiarly essential to the  
12 production of fissionable materials, whether or not of commercial value, as reserved by the State  
of Arizona, in Section 37-231, Arizona Revised Statutes and in the patent of record.

13 IT IS FURTHER ORDERED that Movant may contact the Debtor(s) by telephone or written  
14 correspondence regarding a potential Forbearance Agreement, Loan Modification, Refinance  
15 Agreement, or other Loan Workout/Loss Mitigation Agreement, and may enter into such agreement  
16 with Debtors. However, Movant may not enforce, or threaten to enforce, any personal liability against  
17 Debtors if Debtors' personal liability is discharged in this bankruptcy case.

18 IT IS FURTHER ORDERED that this Order shall remain in effect in any bankruptcy chapter  
19 to which the Debtor may convert.

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